100 Largest Savings Banks in U.S.

By Size of Deposit December 31, 1982 vs. December 31, 1981

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Rank 12/31 1982		Total Deposits Dec. 31, 1982 $	Total Deposits Dec. 31, 1981 $	Rank Dec. 31, 1981	Gain in Rank	Total Assets Dec 31, 1982 $	Total Assets Dec. 31, 1981 $	No. of Amounts 12/31/82	Interest Rate(a) 12/31/82	Interest Rate(a) 12/31/81
1	Philadelphia Saving Fund Society	8,618,981,000	6,539,143,000	1		10,100,238,000	7,424,435,000	1,629,418	5.250 - 14.800	5.250 - 16.550
2	Goldome Bank for Savings, Buffalo, N.Y.	7,548,444,000	3,706,426,790	5	+ 3	8,962,680,000	4,475,427,602	1,416,542	5.250 - 14.300	5.250 - 13.450
3	Dime Savings Bank of New York, Brooklyn	5,545,024,000	5,117,774,000	2		6,238,423,000	5,891,123,000	993,909	5.250 - 14.000	5.500 - 13.450
4	Metropolitan Savings Bank, Brooklyn, New York	5,300,889,000	5,114,512,100	3		5,983,652,000	5,832,353,363	965,285	5.250 - 14.800	5.250 - 16.550
5	Bowery Savings Bank, New York	4,551,362,000	4,720,704,000	4		5,007,051,000	5,145,984,000	694,254	5.250 - 13.669	5.250 - 16.550
6	Howard Savings Bank, Newark, N.J.	2,944,759,000	2,775,581,000	7	+ 1	3,337,349,000	3,204,380,000	492,542	5.250 - 11.250	5.250 - 16.550
7	American Savings Bank, New York	2,875,883,128	2,122,026,719	11	+ 4	3,252,193,431	2,523,057,596	N.A.	N.A.	5.250 - 16.550
8	Emigrant Savings Bank, New York	2,766,593,000	2,854,838,000	6		2,927,963,000	3,153,436,000	481,778	5.250 - 11.500	5.000 - 16.550
9	Dollar Savings Bank, Bronx, New York	2,475,960,033	2,443,123,804	9		2,625,104,682	2,684,759,239	430,851	5.250 - 14.800	5.250 - 16.550
10	Anchor Savings Bank FSB, Northport, N.Y.	2,418,535,780	1,892,960,800	17	+ 7	3,062,661,960	2,448,556,832	478,007	5.250 - 14.700	5.250 - 16.550
11	Manhattan Savings Bank, New York	2,202,905,145	2,055,495,605	13	+ 2	2,424,367,352	2,339,973,779	373,143	5.250 - 14.800	5.250 - 16.550
12	People's Savings Bank-Bridgeport, Conn.	2,159,966,964	1,984,669,975	15	+ 3	2,483,241,955	2,326,945,716	500,753	5.250 - 13.000	5.250 - 16.200
13	Washington Mutual Savings Bank, Seattle	2,060,323,000	1,850,733,862	19	+ 6	2,690,099,000	2,586,877,998	365,577	5.250 - 14.800	5.250 - 16.500
14	Williamsburgh Savings Bank, Brooklyn, New York	2,020,967,317	2,103,325,391	12		2,193,176,340	2,268,097,112	347,545	5.250 - 14.800	5.250 - 16.550
15	Dry Dock Savings Bank, New York	1,837,314,577	1,934,142,330	16	+ 1	2,451,211,241	2,518,596,570	N.A.	5.250 - 14.000	5.250 - 16.550
16	Society for Savings, Hartford, Conn.	1,782,845,000	1,504,956,000	24	+ 8	2,111,793,000	1,863,460,000	284,911	5.250 - 14.000	5.500 - 12.698
17	Hudson City Savings Bank, Jersey City, N.J.	1,706,240,543	1,193,192,573	30	+ 13	1,858,416,421	1,273,766,528	316,393	5.250 - 13.669	5.500 - 16.550
18	Greater New York Savings Bank, Brooklyn	1,672,280,716	1,689,218,752	20	+ 2	1,731,522,913	1,784,794,279	312,856	5.250 - 14.800	5.250 - 16.550
19	Lincoln Savings Bank of Brooklyn, New York	1,666,231,000	1,863,627,000	18		2,081,970,000	2,119,125,000	338,805	5.250 - 13.232	5.250 - 16.104
20	East River Savings Bank, New York	1,636,108,009	1,622,882,991	22	+ 2	1,776,806,563	1,883,685,254	303,463	5.250 - 14.800	5.250 - 16.550
21	Albany Savings Bank, N.Y.	1,613,449,174	1,181,337,341	31	+ 10	1,731,904,389	1,732,065,206	351,525	5.250 - 10.120	5.250 - 16.550
22	Beneficial Mutual Savings Bank, Philadelphia	1,553,719,884	1,564,692,623	23	+ 1	1,609,164,839	1,639,172,662	351,668	5.250 - 9.500	5.500 - 13.000
23	Seamen's Bank for Savings, New York	1,520,468,705	1,627,158,154	21		1,744,666,864	1,849,458,861	N.A.	5.250 - 13.250	5.250 - 16.550
24	Harlem Savings Bank, New York	1,399,990,532	1,443,873,001	25	+ 1	1,500,504,820	1,592,825,535	276,769	5.250 - 14.700	5.250 - 16.550
25	Green Point Savings Bank, Brooklyn, New York	1,347,882,191	1,177,242,921	32	+ 7	1,480,193,298	1,295,443,421	296,779	5.250 - 10.450	5.250 - 16.550
26	Germantown Savings Bank, Bala Cynwyd, Pa.	1,288,157,877	1,277,894,514	26		1,428,633,196	1,416,700,218	280,170	5.250 - 13.269	5.250 - 16.550
27	Dollar Savings Bank, Pittsburgh	1,268,009,458	1,266,068,450	27		1,418,029,033	1,469,545,536	326,065	5.250 - 14.800	5.250 - 16.250
28	Community Savings Bank, Rochester, N.Y.	1,143,448,000	1,088,157,377	33	+ 5	1,345,457,000	1,325,493,000	256,135	5.250 - 14.800	5.500 - 16.550
29	Long Island Savings Bank, Queens, New York	1,128,756,000	1,082,377,000	34	+ 5	1,241,266,000	1,187,247,000	221,284	5.250 - 11.000	5.250 - 16.104
30	Jamaica Savings Bank, Queens, New York	1,123,935,971	1,223,303,180	28		1,289,077,977	1,405,492,114	251,368	5.250 - 14.086	5.000 - 16.104
31	East New York Savings Bank, Brooklyn, New York	1,112,955,241	990,184,126	38	+ 7	1,203,756,831	1,105,710,621	298,258	5.250 - 14.800	N.A.
32	Savings Bank of Baltimore	1,076,623,361	999,797,000	37	+ 5	1,209,130,143	1,148,095,000	180,121	5.250 - 12.300	5.250 - 13.200
33	Peoples Westchester Savings Bank, Tarrytown, N.Y.	1,044,530,052	1,049,652,530	35	+ 2	1,102,535,707	1,124,650,928	225,543	5.250 - 13.269	5.250 - 16.104
34	Mutual Bank for Savings, Boston	1,015,600,000	1,006,814,000	36	+ 2	1,141,559,000	1,155,189,000	251,357	5.250 - 14.000	5.250 - 13.450
35	Boston Five Cents Savings Bank	995,655,076	847,892,665	43	+ 8	1,164,225,735	989,747,362	207,342	5.250 - 10.470	5.250 - 16.100
36	Onondaga Savings Bank, Syracuse, N.Y.	957,780,369	935,786,160	40	+ 4	1,020,363,977	1,010,111,353	229,819	5.250 - 14.419	5.250 - 16.104
37	Independence Savings Bank, Brooklyn, New York	955,495,839	957,858,856	39	+ 2	1,039,365,649	1,084,623,490	203,627	5.250 - 11.000	5.250 - 16.550
38	Rochester Savings Bank, N.Y.	952,789,019	886,850,409	41	+ 3	1,090,390,829	1,054,289,791	217,988	5.250 - 14.800	5.250 - 16.550
39	Syracuse Savings Bank, N.Y.	909,338,700	810,033,999	46	+ 7	979,845,996	879,285,914	235,759	5.250 - 13.670	5.250 - 16.550
40	Connecticut Savings Bank, New Haven	811,895,430	765,581,000	51	+ 11	887,532,187	840,548,000	164,356	5.250 - 14.800	5.250 - 16.550
41	Ridgewood Savings Bank, Queens, New York	808,182,299	779,658,223	48	+ 7	906,600,687	891,110,798	165,659	5.250 - 14.800	5.500 - 16.550
42	Wilmington Savings Fund Society, Del.	798,428,000	769,455,000	50	+ 8	852,386,000	821,720,000	272,794	5.250 - 9.650	5.250 - 16.550
43	New Haven Savings Bank, Conn.	791,085,854	743,962,744	52	+ 9	884,795,964	842,032,226	163,493	5.250 - 13.880	5.250 - 16.550
44	Roosevelt Savings Bank, Brooklyn, New York	785,044,000	807,694,033	47	+ 3	830,846,000	887,995,127	174,475	5.250 - 10.500	5.250 - 16.550
45	Provident Institution for Savings, Boston	781,052,000	846,582,000	44		961,241,000	1,036,690,000	136,373	5.250 - 14.800	5.250 - 16.550
46	Citizens Savings Bank, Providence, R.I.	739,322,471	679,941,646	54	+ 8	830,565,905	767,158,253	171,466	5.500 - 14.050	5.500 - 16.250
47	Morris County Savings Bank, Morristown, N.J.	737,305,000	715,453,533	53	+ 6	797,285,000	787,638,672	186,461	5.250 - 13.232	5.250 - 12.950
48	Queens County Savings Bank, Queens, New York	688,277,982	679,420,998	55	+ 7	747,165,775	737,320,851	N.A.	5.250 - 13.322	5.250 - 16.550
49	Provident Savings Bank, Baltimore, Md.	678,133,959	636,800,643	62	+ 13	761,641,225	713,355,497	198,524	5.250 - 14.000	5.250 - 16.100
50	Banking Center, Waterbury, Conn.	677,616,189	621,767,497	63	+ 13	811,460,261	734,202,594	131,173	5.000 - 13.800	5.000 - 16.550
51	Home & City Savings Bank, Albany, N.Y.	673,363,780	662,010,625	59	+ 8	713,355,195	711,145,081	150,132	5.250 - 14.800	5.250 - 15.900
52	Provident Savings Bank, Jersey City, N.J.	672,092,801	652,182,155	60	+ 8	734,355,963	723,808,827	150,761	5.250 - 14.625	5.250 - 13.520
53	Neworld Bank for Savings, Boston	660,286,425	671,162,391	56	+ 3	776,714,240	777,406,884	131,569	5.250 - 14.800	5.250 - 16.550
54	Eastern Savings Bank, Scarsdale, N.Y.	656,335,674	669,849,810	57	+ 3	691,307,096	715,062,447	131,703	5.500 - 13.232	5.500 - 16.500
55	Roslyn Savings Bank, N.Y.	632,576,748	594,597,906	64	+ 9	740,996,351	749,333,497	N.A.	5.250 - 11.000	5.500 - 14.000
56	Richmond Hill Savings Bank, Queens, New York	622,436,510	651,532,838	61	+ 5	674,541,218	729,018,505	125,956	5.250 - 12.318	5.250 - 12.698
57	Hamburg Savings Bank, Brooklyn, New York	621,140,872	667,125,414	58	+ 1	694,269,584	720,657,232	121,651	5.250 - 14.610	5.250 - 16.550
58	Maine Savings Bank, Portland	607,637,873	464,429,202	78	+ 20	685,552,423	553,842,760	173,573	5.250 - 12.110	5.250 - 13.000
59	Monroe Savings Bank, Rochester, N.Y.	600,913,546	557,409,413	67	+ 8	648,638,400	622,730,046	140,076	5.250 - 14.800	5.250 - 16.550
60	Binghamton Savings Bank, N.Y.	591,354,482	557,159,642	68	+ 8	644,502,838	631,470,974	152,193	5.250 - 14.550	5.250 - 16.104
61	Mechanics & Farmers Savings Bank, Bridgeport, Conn.	583,854,123	477,969,348	76	+ 15	677,415,615	529,894,199	95,815	5.250 - 14.000	5.250 - 16.200
62	Springfield Institution for Savings, Mass.	542,863,000	516,932,000	72	+ 10	638,190,000	612,830,000	189,005	5.250 - 10.000	5.250 - 12.500
63	Savings Bank of Utica, N.Y.	536,804,000	520,111,316	69	+ 6	584,080,000	563,917,959	88,895	5.250 - 10.500	5.000 - 16.550
64	Staten Island Savings Bank, New York	532,470,184	519,598,168	70	+ 6	572,520,708	558,798,161	111,093	5.250 - 13.269	5.250 - 16.104
65	American Savings Bank, New Britain, Conn.	529,321,614	459,138,759	79	+ 14	592,865,373	535,575,205	99,675	5.250 - 14.700	5.250 - 16.550
66	Dime Savings Bank of Williamsburgh, Brooklyn, N.Y.	527,888,000	517,933,000	71	+ 5	556,125,000	561,305,000	120,274	5.500 - 11.000	5.250 - 16.104
67	Union Warren Savings Bank, Boston	521,605,000	385,488,483	90	+ 23	570,864,000	425,547,988	124,546	5.250 - 13.230	5.250 - 16.104
68	Worcester County Inst. for Savings, Worcester, Mass.	518,228,542	487,164,015	74	+ 6	568,431,668	533,663,662	134,699	5.250 - 10.180	5.250 - 16.550
69	New Brunswick Savings Bank, N.J.	494,702,793	450,755,537	80	+ 11	535,518,137	485,707,365	85,900	5.250 - 13.000	5.250 - 16.550
70	Harmonia Savings Bank, Elizabeth, N.J.	487,036,066	480,438,584	75	+ 5	516,204,535	510,933,071	107,845	5.250 - 13.669	5.250 - 12.698
71	Orange Savings Bank, Livingston, N.J.	481,635,000	488,375,000	73	+ 2	511,759,000	547,715,000	89,915	5.250 - 14.800	5.250 - 16.550
72	South Boston Savings Bank, Boston	473,807,000	438,022,139	82	+ 10	520,024,000	476,304,653	79,104	5.250 - 10.250	5.250 - 16.104
73	Eastern Savings Bank, Lynn, Mass.	454,307,527	423,485,636	85	+ 12	519,160,043	488,391,000	123,691	5.250 - 14.800	5.250 - 16.550
74	North Side Savings Bank, Bronx, New York	447,208,081	469,797,074	77	+ 3	481,368,910	518,655,600	85,145	5.250 - 9.750	5.250 - 15.896
75	Amoskeag Savings Bank, Manchester, N.H.	443,918,062	413,967,700	86	+ 11	512,947,744	482,291,985	100,545	5.250 - 14.490	5.250 - 13.450
76	Bloomfield Savings Bank, N.J.	431,439,731	445,705,311	81	+ 5	467,017,043	476,130,982	74,447	5.500 - 10.000	5.500 - 12.698
77	Poughkeepsie Savings Bank FSB, N.Y.	429,434,924	433,799,679	84	+ 7	509,455,301	500,971,885	91,736	5.250 - 14.700	5.250 - 16.550
78	Liberty Bank for Savings, Middletown, Conn.	420,506,038	322,437,157	102	+ 24	480,052,641	388,199,064	100,423	5.250 - 12.250	5.250 - 13.450
79	Mechanics Savings Bank, Hartford, Conn.	411,023,008	404,332,671	87	+ 8	477,526,008	454,158,177	78,769	5.500 - 12.050	5.500 - 16.550
80	Lincoln Mutual Savings Bank, Spokane, Wash.	396,321,645	391,737,000	88	+ 8	419,021,350	422,957,000	80,829	5.250 - 14.800	5.500 - 16.104
81	Home Savings Bank, White Plains, N.Y.	393,558,157	383,569,900	91	+ 10	415,859,619	420,582,693	72,865	5.500 - 13.669	5.500 - 16.550
82	Perth Amboy Savings Institution, N.J.	390,226,319	385,692,139	89	+ 7	420,580,702	417,271,511	118,480	5.250 - 13.226	5.500 - 16.104
83	New Bedford Institution for Savings, Mass.	388,970,745	348,414,771	98	+ 15	438,256,725	393,622,097	82,274	5.250 - 13.669	5.250 - 16.550
84	Burlington Savings Bank, Vt.	385,507,951	372,546,000	94	+ 10	429,077,139	419,348,000	97,956	5.250 - 14.550	5.250 - 16.550
85	Eastchester Savings Bank, Mt. Vernon, N.Y.	372,772,653	375,816,651	93	+ 8	403,834,929	410,563,784	75,626	5.500 - 13.669	5.500 - 16.550
86	Riverhead Savings Bank, N.Y.	371,888,251	357,923,746	95	+ 9	417,403,249	410,895,983	86,696	5.250 - 13.669	5.500 - 16.104
87	New England Savings Bank, New London, Conn.	369,789,899	254,503,311	122	+ 35	405,725,976	285,023,909	82,430	5.500 - 12.224	5.000 - 16.550
88	Troy Savings Bank, N.Y.	366,943,023	379,981,732	92	+ 4	411,400,855	407,499,764	93,157	5.250 - 13.669	5.500 - 16.550
89	Permanent Savings Bank, Niagara Falls, N.Y.	362,479,407	435,953,269	83		522,844,707	493,584,749	79,578	5.250 - 9.700	5.250 - 12.698
90	BancOne of Connecticut, Bridgeport	352,531,000	317,189,000	103	+ 13	379,165,000	345,716,000	70,673	5.250 - 14.700	5.250 - 12.700
91	Peoples Savings Bank, Worcester, Mass.	349,406,000	348,510,000	97	+ 6	382,966,000	386,101,000	78,311	5.250 - 12.190	5.500 - 12.698
92	Woonsocket Institution for Savings, R.I.	347,700,000	314,437,149	105	+ 13	402,250,000	362,493,954	76,677	5.250 - 14.800	5.250 - 16.550
93	Community Savings Bank, Holyoke, Mass.	340,439,098	352,488,357	96	+ 3	378,845,094	397,199,166	84,489	5.250 - 14.800	5.250 - 16.104
94	Richmond County Savings Bank, Staten Island, N.Y.	336,762,000	333,008,214	99	+ 5	357,455,000	356,746,006	100,316	5.250 - 13.098	5.250 - 16.104
95	National Savings Bank, Albany, N.Y.	332,713,110	323,804,904	101	+ 6	368,817,839	342,708,827	65,375	5.250 - 13.230	5.250 - 16.200
96	South Norwalk Savings Bank, Conn.	328,069,740	271,257,557	117	+ 21	360,046,963	309,777,906	59,091	5.250 - 13.000	5.250 - 16.104
97	State Bank for Savings, Hartford, Conn.	325,514,000	312,991,000	106	+ 9	357,719,000	342,793,000	64,079	5.250 - 14.800	5.250 - 16.550
98	Norwich Savings Society, Conn.	324,920,766	282,631,447	110	+ 12	357,506,511	315,904,389	56,686	5.250 - 14.800	5.250 - 16.550
99	Savings Bank of Puget Sound, Seattle	320,844,064	284,265,404	109	+ 10	520,022,009	392,795,246	57,064	5.250 - 13.669	5.500 - 16.104
100	Cambridge Savings Bank, Mass.	318,754,259	315,268,628	104	+ 4	363,991,825	361,138,027	76,688	5.250 - 14.800	5.250 - 12.698

(a)—Range of rates is for all new accounts under $100,000 including interest-bearing NOW accounts and six-month money market certificates. In the case of MMC's, Small and All Saver certificates, the rate used is the highest offering rate in effect over the period 7/1/82 to 12/31/82.
(b)—Based on revised data. Rank that bank would have had if revised data had been available.
(c)—Revised data.

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Geographic Breakdown of Top 100 Savings Banks Including a Breakdown of Selected Deposit Accounts

Rank 2/31/82		Total Deposits 12/31/82	SELECTED BREAKDOWN OF DEPOSITS ON 12/31/82 91-Day Time Deposits	NOW Accounts	6-Month Money Market Cert.	30-Month Small Savers' Cert.	All-Savers Certificates
	CONNECTICUT						
12	People's Savings Bank-Bridgeport	2,159,966,964	16,990,990	8,439,289	724,541,367	414,109,537	38,965,193
16	Society for Savings, Hartford	1,782,845,000	2,682,000	19,680,000	557,678,000	197,655,000	16,416,000
40	Connecticut Savings Bank, New Haven	811,695,430	7,773,569	14,958,632	270,338,755	163,304,643	9,459,215
43	New Haven Savings Bank	791,085,854	7,141,184	23,168,929	265,824,214	140,997,379	11,867,022
50	Banking Center, Waterbury	677,616,189	5,618,788	396,191	244,667,055	116,564,350	10,368,900
61	Mechanics & Farmers Savings Bank, Bridgeport	583,854,123	4,978,109	14,570,136	241,605,963	85,785,114	7,994,326
65	American Savings Bank, New Britain	529,321,614	1,273,889	4,825,666	181,572,677	91,996,228	9,247,202
78	Liberty Bank for Savings, Middletown	420,508,038	2,956,747	3,816,365	153,207,964	73,141,287	4,710,654
79	Mechanics Savings Bank, Hartford	411,023,008	978,882	2,341,803	150,466,127	71,484,314	3,364,677
87	New England Savings Bank, New London	369,789,899	3,413,878	2,091,459	88,244,922	99,625,224	3,346,695
90	BancOne of Connecticut, Bridgeport	352,531,000	1,924,000	2,331,000	132,466,000	59,654,000	5,320,000
96	South Norwalk Savings Bank	328,069,740	1,007,768	16,506,296	103,406,138	59,620,347	4,058,521
97	State Bank for Savings, Hartford	325,514,000	565,000	4,601,000	112,065,000	52,324,000	3,501,000
98	Norwich Savings Society	324,920,766	1,403,593	2,462,385	77 424,688	67,373,784	3,750,143
	DELAWARE						
42	Wilmington Savings Fund Society	798,428,000	2,742,000	47,134,000	185,456,000	185,229,000	8,051,000
	MAINE						
58	Maine Savings Bank, Portland	607,637,873	2,220,263	17,347,297	190,289,666	80,285,939	8,340,079
	MARYLAND						
32	Savings Bank of Baltimore	1,076,623,361	8,645,796	6,804,228	298,576,858	230,204,112	14,787,981
49	Provident Savings Bank, Baltimore	678,133,959	3,040,590	8,038,031	148,199,685	70,667,877	10,883,920
	MASSACHUSETTS						
34	Mutual Bank for Savings, Boston	1,015,600,000	2,707,000	58,688,000	247,888,000	179,931,000	11,103,000
35	Boston Five Cents Savings Bank	995,655,076	N.A.	N.A.	N.A.	N.A.	N.A.
45	Provident Institution for Savings, Boston	781,052,000	3,087,000	28,637,000	190,384,000	128,026,000	7,110,000
53	Neworld Bank for Savings, Boston	660,286,425	1,023,482	18,923,272	178,976,019	108,738,241	4,727,727
62	Springfield Institution for Savings	542,863,000	1,807,000	11,964,000	124,981,000	108,072,000	5,913,000
67	Union Warren Savings Bank, Boston	521,605,000	3,535,000	12,994,000	142,467,000	134,904,000	5,505,000
68	Worcester County Inst. for Savings, Worcester	518,228,542	2,046,000	18,117,000	155,427,000	72,265,000	4,218,000
72	South Boston Savings Bank, Boston	473,807,000	811,000	16,721,000	145,795,000	94,657	6,616,000
73	Eastern Savings Bank, Lynn	454,307,527	N.A.	N.A.	N.A.	N.A.	N.A.
83	New Bedford Institution for Savings	388,970,745	0	9,239,000	112,104,000	75,604,117	2,845,839
91	Peoples Savings Bank, Worcester	349,406,000	807,000	10,668,000	117,369,000	33,699,000	3,044,000
93	Community Savings Bank, Holyoke	340,439,098	687,747	11,340,875	117,609,685	40,481,606	3,106,766
100	Cambridge Savings Bank	318,754,259	N.A.	N.A.	N.A.	N.A.	N.A.
	NEW HAMPSHIRE						
75	Amoskeag Savings Bank, Manchester	443,918,062	2,099,637	15,347,412	139,970,834	70,486,421	5,480,841
	NEW JERSEY						
6	Howard Savings Bank, Newark	2,944,759,000	17,233,000	26,231,000	1,322,975,000	353,127,000	47,413,000
17	Hudson City Savings Bank, Jersey City	1,706,240,543	12,728,606	8,660,546	704,089,773	242,955,531	25,708,226
47	Morris County Savings Bank, Morristown	737,305,000	5,907,000	10,705,000	251,890,000	143,190,000	14,646,000
52	Provident Savings Bank, Jersey City	672,092,801	6,256,290	11,359,411	207,467,666	35,462,176	10,600,510
69	New Brunswick Savings Bank	494,702,793	3,995,819	9,985,911	190,624,836	88,656,827	8,290,216
70	Harmonia Savings Bank, Elizabeth	487,036,066	4,727,000	4,530,000	215,696,000	65,362,000	10,836,000
71	Orange Savings Bank, Livingston	481,835,000	3,754,000	2,806,000	201,616,000	76,921,000	10,636,000
76	Bloomfield Savings Bank	431,439,731	2,445,457	0	183,071,828	67,417,989	5,300,108
82	Perth Amboy Savings Institution	390,226,319	3,757,986	0	131,854,896	36,992,834	7,117,873
	NEW YORK						
2	Goldome Bank for Savings, Buffalo	7,548,444,000	16,729,000	95,645,000	1,760,454,000	1,576,176,000	82,826,000
3	Dime Savings Bank of New York, Brooklyn	5,545,024,000	30,671,000	32,769,000	2,020,633,000	1,312,386,000	129,185,000
4	Metropolitan Savings Bank, Brooklyn, New York	5,300,889,000	10,466,000	23,786,000	1,639,021,000	911,473,000	71,649,000
5	Bowery Savings Bank, New York	4,551,362,000	34,212,000	10,391,000	1,516,215,000	840,854,000	93,444,000
7	American Savings Bank, New York	2,875,883,128	N.A.	32,189,277	N.A.	N.A.	N.A.
8	Emigrant Savings Bank, New York	2,766,593,000	21,264,000	15,562,000	994,275,000	456,800,000	39,050,000
9	Dollar Savings Bank, Bronx, New York	2,475,960,033	16,118,638	35,045,516	87,204,922	326,739,363	25,090,018
10	Anchor Savings Bank FSB, Northport	2,418,535,780	9,309,496	16,442,060	849,537,933	433,426,938	43,590,558
11	Manhattan Savings Bank, New York	2,202,905,145	22,544,000	1,748,000	618,500,000	432,295,000	24,413,000
14	Williamsburgh Savings Bank, Brooklyn, New York	2,020,967,317	16,296,125	4,383,626	831,507,000	294,519,332	33,436,208
15	Dry Dock Savings Bank, New York	1,837,314,577	6,890,112	7,490,818	649,871,586	260,881,842	21,834,971
18	Greater New York Savings Bank, Brooklyn	1,672,280,716	17,232,283	9,266,871	607,933,841	230,248,773	52,068,123
19	Lincoln Savings Bank of Brooklyn, New York	1,666,231,000	13,661,000	8,558,000	587,061,000	132,437,000	42,956,000
20	East River Savings Bank, New York	1,636,108,009	26,587,154	33,958,652	483,283,769	293,495,434	25,129,735
21	Albany Savings Bank	1,613,449,174	10,723,960	33,819,853	547,276,565	423,956,191	28,196,694
23	Seamen's Bank for Savings, New York	1,520,468,705	17,213,428	339,938	503,556,675	278,403,830	29,914,097
24	Harlem Savings Bank, New York	1,399,990,532	8,090,000	15,584,000	156,741,000	155,066,000	21,881,000
25	Green Point Savings Bank, Brooklyn, New York	1,347,882,191	11,410,393	7,765,140	484,796,137	252,442,544	22,066,844
28	Community Savings Bank, Rochester	1,143,448,000	1,617,000	31,347,000	267,853,000	297,446,000	28,489,000
29	Long Island Savings Bank, Queens, New York	1,128,756,000	5,124,000	6,754,000	457,923	124,047	16,214
30	Jamaica Savings Bank, Queens, New York	1,123,935,971	6,175,333	8,496,198	312,567,006	111,410,976	11,593,411
31	East New York Savings Bank, Brooklyn, New York	1,112,955,241	5,495,818	14,904,641	194,211,262	334,447,098	12,688,197
33	Peoples Westchester Savings Bank, Tarrytown	1,044,530,052	10,216,064	7,898,919	376,974,605	127,719,441	18,602,610
36	Onondaga Savings Bank, Syracuse	957,780,369	5,081,498	14,333,118	297,395,857	237,258,448	18,147,213
37	Independence Savings Bank, Brooklyn, New York	955,495,839	5,622,280	23,440,518	354,165,852	110,025,186	9,718,264
38	Rochester Savings Bank	952,789,019	2,224,241	17,187,954	306,349,852	215,508,644	16,371,011
39	Syracuse Savings Bank	909,338,700	5,794,417	1,131,100	273,695,674	226,557,177	11,330,627
41	Ridgewood Savings Bank, Queens, New York	808,182,299	4,772,224	0	219,279,591	109,294,074	8,393,375
44	Roosevelt Savings Bank, Brooklyn, New York	785,044,000	4,317,000	3,315,000	360,780,000	93,090,000	12,385,000
48	Queens County Savings Bank, Queens, New York	688,277,982	3,777,409	1,009,212	275,585,458	68,018,937	9,943,165
51	Home & City Savings Bank, Albany	673,363,780	3,412,125	5,008,272	187,808,468	161,898,745	9,751,684
54	Eastern Savings Bank, Scarsdale	656,335,674	3,911,850	3,970,831	229,389,251	56,802,999	8,173,777
55	Roslyn Savings Bank	632,576,748	1,478,701	463,460	154,479,953	125,490,065	6,340,423
56	Richmond Hill Savings Bank, Queens, New York	622,436,510	2,259,492	307,941	212,487,864	65,833,588	8,969,248
57	Hamburg Savings Bank, Brooklyn, New York	621,140,872	3,133,490	17,466,250	215,976,694	83,432,013	8,855,713
59	Monroe Savings Bank, Rochester	600,913,546	4,509,396	5,417,564	181,345,470	165,167,467	17,921,102
60	Binghamton Savings Bank	591,354,482	5,497,513	3,065,763	142,766,730	145,630,085	10,116,683
63	Savings Bank of Utica	536,804,000	844,000	2,645,000	188,727,000	103,567,000	20,177,000
64	Staten Island Savings Bank, New York	532,470,184	5,226,989	2,023,111	192,856,900	53,351,104	10,694,262
66	Dime Svgs Bank of Williamsburgh, Brooklyn, New York	527,888,000	4,486,000	2,059,000	213,107,000	53,401,000	8,071,000
74	North Side Savings Bank, Bronx, New York	447,208,081	2,750,242	6,664,268	150,109,350	35,041,162	4,612,198
77	Poughkeepsie Savings Bank FSB	429,434,924	3,157,957	6,996,142	143,174,582	49,516,264	8,651,391
81	Home Savings Bank, White Plains	393,558,157	2,015,333	0	119,084,935	74,510,145	5,819,326
85	Eastchester Savings Bank, Mt. Vernon	372,772,653	3,215,126	55,938	118,342,662	54,214,032	3,790,669
86	Riverhead Savings Bank	371,888,251	2,652,328	654,015	131,283,911	58,382,245	8,383,827
88	Troy Savings Bank, N.Y.	366,943,023	1,447,745	9,363,755	113,230,687	98,642,974	5,333,415
89	Permanent Savings Bank, Niagara Falls	362,479,407	386,325	9,855,906	102,665,087	65,700,521	2,806,041
94	Richmond County Savings Bank, Staten Island, New York	336,762,000	3,013,000	1,376,000	116,200,000	26,427,000	6,796,000
95	National Savings Bank, Albany	332,713,110	2,540,817	9,931,660	103,593,291	77,728,694	4,320,603
	PENNSYLVANIA						
1	Philadelphia Saving Fund Society	3,618,981,000	60,758,000	76,137,000	2,145,040,000	2,206,997,000	104,817,000
22	Beneficial Mutual Savings Bank, Philadelphia	1,553,719,884	9,651,107	6,021,746	470,508,199	343,152,783	18,936,801
26	Germantown Savings Bank, Bala Cynwyd	1,288,157,877	11,790,820	40,862,439	370,198,254	297,715,273	18,831,535
27	Dollar Savings Bank, Pittsburgh	1,268,009,458	4,495,749	18,893,202	323,241,681	224,710,652	42,817,102
	RHODE ISLAND						
46	Citizens Savings Bank, Providence	739,322,471	11,801,429	0	273,406,443	135,659,651	12,680,474
92	Woonsocket Institution for Savings	347,700,000	N.A.	N.A.	N.A.	N.A.	N.A.
	VERMONT						
84	Burlington Savings Bank	385,507,951	706,956	1,922,461	90,261,000	68,196,432	9,213,447
	WASHINGTON						
13	Washington Mutual Savings Bank, Seattle	2,060,323,000	5,284,000	0	506,743,000	388,736,000	26,751,000
80	Lincoln Mutual Savings Bank, Spokane	396,321,645	3,308,367	11,973,623	134,328,557	99,025,531	7,122,738
99	Savings Bank of Puget Sound, Seattle	320,844,064	1,233,530	0	115,311,468	66,277,923	3,844,832

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Savings Banks . . .

Continued from page 1

nation after Alaska, apparently have responded.

The Society for Savings, Hartford, for example, had an 18.5% increase in its deposits to advance eight places in rank to 16th at yearend, with $1.8 billion in deposits. A spokesperson for Society, Connecticut's second largest savings bank, said that "almost 50% of the $278 million increase in deposits in 1982 is attributable to the money market deposit accounts."

However, approximately 50% of Society's new deposit money includes customer conversions from repurchase agreements to MMDAs. Repos are not included in the deposit totals reported by the American Banker.

A spokesperson for the State Bank for Savings, Hartford, Connecticut's 13th largest savings bank, said, "If we did not have MMDAs, our deposit growth — after the crediting of dividends — would have been negligible."

The Hartford bank's deposits were up $13.5 million, or 4%. The bank moved up nine places in rank to 97th. Virtually the entire increase in deposits was attributable to new money, excluding repos, attracted by the MMDAs, the spokesperson said.

According to the most recent data available, at yearend all 63 of Connecticut's savings banks had attracted $1.5 billion to the new MMDAs.

Key Role of Mergers

Mergers continued to change the composition of the top 100 savings banks in 1982. For example, nine of the top 100 savings banks at yearend 1981, with combined deposits of $12 billion, no longer existed at yearend 1982.

Seven merged into other savings banks or commercial banks.

And two — Schenectady Savings Bank, N.Y., and Empire Savings Bank, Buffalo — merged with and then converted to savings and loan institutions. Schenectady Savings had ranked 29th in deposits on Dec. 31, 1981, with $1.2 billion. Empire Savings had ranked eighth at midyear 1982 with $2.5 billion in deposits.

Also, since midyear 1982, six of the savings banks ranked among the top 100 in the nation at yearend acquired nine institutions with combined deposits of $1.2 billion.

The largest of these mergers occurred last September in New York when American Savings Bank, in an FDIC-assisted merger, acquired the $768 million-deposit United Mutual Savings Bank. This merger lifted American to seventh place, with $2.9 billion in deposits on Dec. 31, 1982. A year earlier American had ranked 11th, with $2.1 billion in deposits.

The second largest merger in the last half of 1982 also affected the rankings of the 10 largest banks. Anchor Savings Bank, Northport, N.Y., acquired four savings and loan associations with combined assets of $436 million. This placed Anchor in the top 10 in deposits, with $2.4 billion at yearend. On Dec. 31, 1981, it had ranked 117th, with $1.9 billion.

Anchor acquired Niagara First Federal S&L, Kenmore, N.Y., last August; Dime Banking & Loan Assn., Rochester, N.Y., last October; and two Georgia S&Ls last December: First Federal S&L of Crisp County, Cordele, and Peachtree Federal S&L, Atlanta.

A Diminishing Industry

These mergers also contributed to the continued diminution of the savings bank industry. According to the National Association of Mutual Savings Banks, there were 424 savings banks at yearend 1982, down a record 5.4% from 448 savings banks a year earlier.

The major reason for the mergers was the continued unprofitability of many savings banks, which was attributable to the continued high level of interest rates over the last several years and the first half of 1982.

Although rates have dropped substantially over the last half of 1982, the effect on earnings lags because many savings banks are locked into higher-yielding accounts such as the 2½-year certificates. The high rates raised the cost of funds significantly, while the bulk of savings bank assets are low-yielding, fixed-rate, long-term mortgages.

The Largest Saving Banks

The Philadelphia Saving Fund Society, with $8.6 billion in deposits, is the largest savings bank in the nation for the sixth consecutive year. The bank's 32% increase in deposits from $6.5 billion at yearend 1981 was attributable to its acquisition of the $2 billion-deposit Western Saving Fund Society, Philadelphia, last April.

The Goldome Bank for Savings, Buffalo, formerly thee Buffalo Savings

➳ Savings Banks: Page 24

Comparison of Top 100 to All Savings Banks 1950-1982

Compiled by American Banker Copyright 1983

	Total Deposits			Total Assets	
	100 Largest Mutuals $	All Mutual Savings Banks $	No.	100 Largest Mutuals $	All Mutual Savings Banks $
Dec. 31, 1982 (a)	117,578,848,336	154,900,000,000	424	133,120,353,471	175,200,000,000
Dec. 31, 1981	115,791,781,111	155,100,000,000	448	132,807,696,060	175,728,000,000
Dec, 31, 1980	112,237,556,336	154,200,000,000	462	126,362,510,870	171,600,000,000
Dec. 31, 1979	106,774,773,173	146,500,000,000	463	120,547,276,625	163,400,000,000
Dec. 31, 1978	105,244,853,754	142,700,000,000	465	116,355,002,451	
Dec. 31, 1977	99,045,000,000	134,000,000,000	467	108,573,000,000	
Dec. 31, 1976	90,700,000,000	122,900,000,000	473	99,500,000,000	
Jan. 1, 1976	81,000,000,000	109,900,000,000	476	89,137,000,000	
Jan. 1, 1975	73,029,000,000	98,701,000,000	480	81,023,000,000	
Jan. 1, 1970	50,242,000,000	67,100,000,000	498	55,450,000,000	
Jan. 1, 1965	36,949,842,064	48,849,000,000	505	40,541,322,120	
Jan. 1, 1960	25,907,846,925	34,967,000,000	517	28,948,529,520	
Dec. 31, 1955	19,388,798,609	28,186,734,000	527		
Dec. 31, 1950	14,628,579,676	20,031,336,000	529		

(a) Data for all mutual savings banks are preliminary and are from the National Association of Mutual Savings Banks.

To Our Readers

American Banker would appreciate your comments on the statistical table in today's issue. Would you be good enough to answer the following questions and return to: L. Michael Cacace, American Banker, One State Street Plaza, New York, N.Y., 10004.

Title of Table_____ Date_____

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____ (C) Somewhat Useful ____ (D) Not Useful

1b. Would you explain your response to Question 1a?

2. What do you think is **best** about this tabulation?

3. What do you **like least** about this tabulation?

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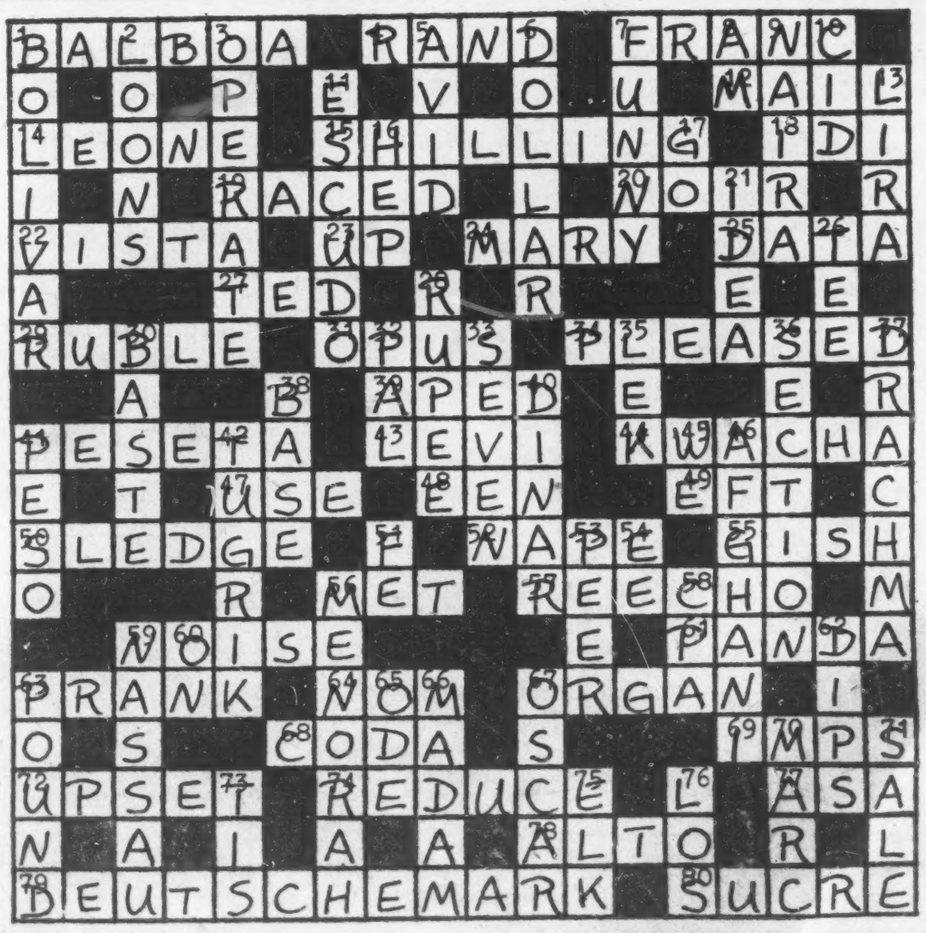
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Kroger . . .

Continued from page 1

The link between the small bank in Snellville, Ga, and the nation's second largest chain of supermarkets resulted from Heritage approaching Kroger with a proposal some nine months ago. "Our philosophy of one-stop shopping for financial services closely paralleled Kroger's one-stop concept," said Mr. Cox.

Currently, Heritage is limited to branching only in its own county, "but we would hope that as banking laws change, we will become interested in a larger market than metropolitan Atlanta," he added.

All the in-store banking facilities will be staffed from 8 a.m. to 8 p.m., although Kroger stores in the South are open 24 hours a day. This means that Heritage will at least have a safe, secure environment for its in-store ATMs during the periods that the banking centers are closed, Mr. Cox added.

—John Morris

Sears Transfers Loans

CHICAGO — Sears, Roebuck and Co. Friday announced that the $720 million consumer loan portfolio of Allstate Financial Corp. would be transferred to Dean Witter Financial Services Group. Both are Sears subsidiaries.

Allstate Savings & Loan Association, part of the Financial Services Group, will replace Allstate Financial as the primary source for consumer loans, Sears said. Allstate Enterprises Inc. and its subsidiaries will continue to originate consumer loans.

Allstate Financial's outstanding commercial paper is being retired and its remaining debt will be assumed by Sears Roebuck Acceptance Corp. Allstate Financial will be merged into Sears Roebuck Acceptance Corp. in early March. ■

Savings Banks . . .

Continued from page 23

Bank, moved up to second place, with $7.5 billion in deposits on Dec. 31, compared with $3.7 billion a year earlier when it ranked fifth. The bank acquired the $2.7 billion-deposit New York Bank for Savings, the nation's eighth largest savings bank at yearend 1981, and the $879 million-deposit Western New York Savings Banks, Buffalo, on Jan. 15, 1982, to account for its gain in rank.

The Dime Savings Bank of New York, Brooklyn, the Metropolitan Savings Bank, Brooklyn, and the Bowery Savings Bank, New York, each moved down one place in rank to third, fourth, and fifth, respectively.

The fastest growing savings bank among the top 100 is Union Warren Savings Bank, Boston. It had a 36% increase in its deposits to $521.6 million to move up 23 places in rank to 67th. The bank acquired the $128 million-deposit Milton Savings Bank, Mass., in November to account for the sharp deposit gain.

The savings bank with the largest drop in deposits among the top 100 is 89th-ranked Permanent Savings Bank, Niagara Falls. The bank sold two branches with $80 million in deposits to the Goldome Bank for Savings last December to account for an 18.3% drop in deposits to $362.5 million. ■

American Banker classifieds get fast results.

Rochester S&L Restructures

ROCHESTER, N.Y. — First Federal Savings & Loan Association of Rochester has formed a new senior management structure, according to James M. Cirona, president and chief executive officer.

Mr. Cirona attributed the need for the new structure to the rapid growth of First Federal, the growing complexity of the thrift industry, and a dramatically different business environment.

The previous structure at First Federal including only three divisions; financial management, liabilities management, and asset management. The newly formed structure includes six divisions; financial, operations, administration, retail services, marketing, and real estate/wholesale lending.

The new structure was designed to better accommodate the heightened needs of consumers in both real estate and retail banking services, Mr. Cirona added.

Thomas N. Borshoff has been elected to the newly created post of executive vice president and chief operating officer. He had been senior vice president and chief operating officer-asset management since May, 1981.

Those elected to new positions in the structure are:

Fredrik J. Lindenhovius to senior vice president/finance division; Michael S. Pope to senior vice president/operations division; Kevin W. Paul to senior vice president/administration division; Donald D. Ranous to senior vice president/retail services division; Peter W. Sear to senior vice president/real estate-wholesale lending division; and Dean M. Schultz re-elected to senior vice presidentSgeneral counsel-corporate and legal affairs. ■

Equitable Extends Share-Buyback Offer

BALTIMORE — Equitable Bancorp. has extended until midnight Feb. 4 its offer to purchase for cash up to 200,000 of its own common shares and established a per-share price of $28.

The original offer, which had not specified the price, has expired. Equitable said 98,916 shares have been validly tendered at or below $28 and not withdrawn. ■

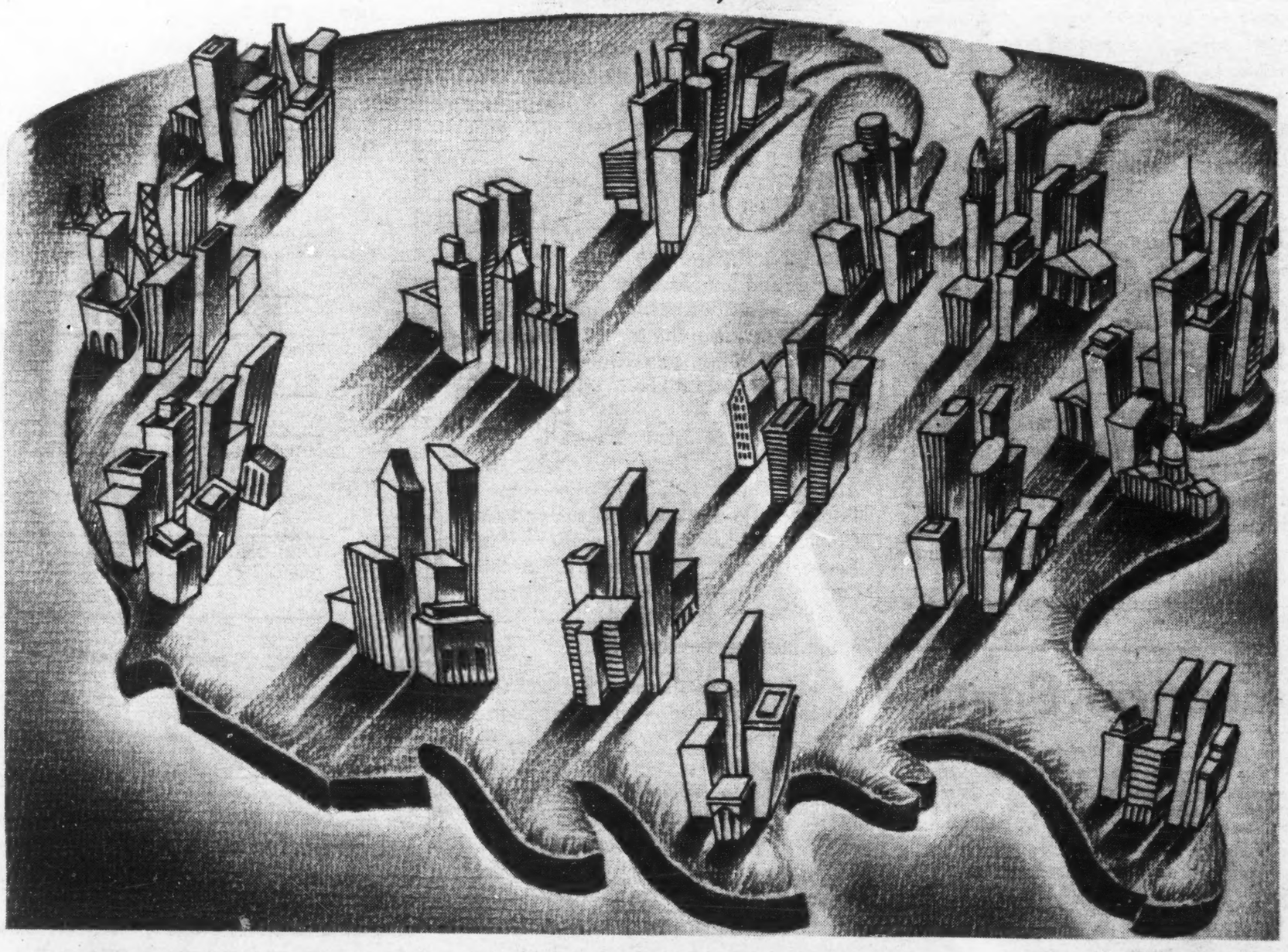
City Federal . . .

Continued from page 3

share in cash and notes for all outstanding shares of Home Federal.

The C&C offer is conditioned among other things upon at least 51% of Home Federal's shares being tendered and not withdrawn. ■

An American Banker Feature Edition: March 4, 1983



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Fed to Tighten On Money Supply, Volcker Pledges

By ANDREW ALBERT

WASHINGTON — Federal Reserve Board chairman Paul A. Volcker pledged Wednesday to tighten the Fed's grip on the money supply this year in order to prevent the expected economic growth from refueling inflation.

Excerpt from Fed Report, Page 43

Despite plans to slow money growth, Mr. Volcker said Fed policy-makers raised slightly their targeted range for M2 — which now represents one of the Fed's key money supply measures.

The higher growth ranges announced for M2, and the narrower M1, were adopted by the Fed to allow for massive shifts in funds caused by recent removal of federal interest rate ceilings on certain bank accounts, he said.

➳ Volcker: Page 40

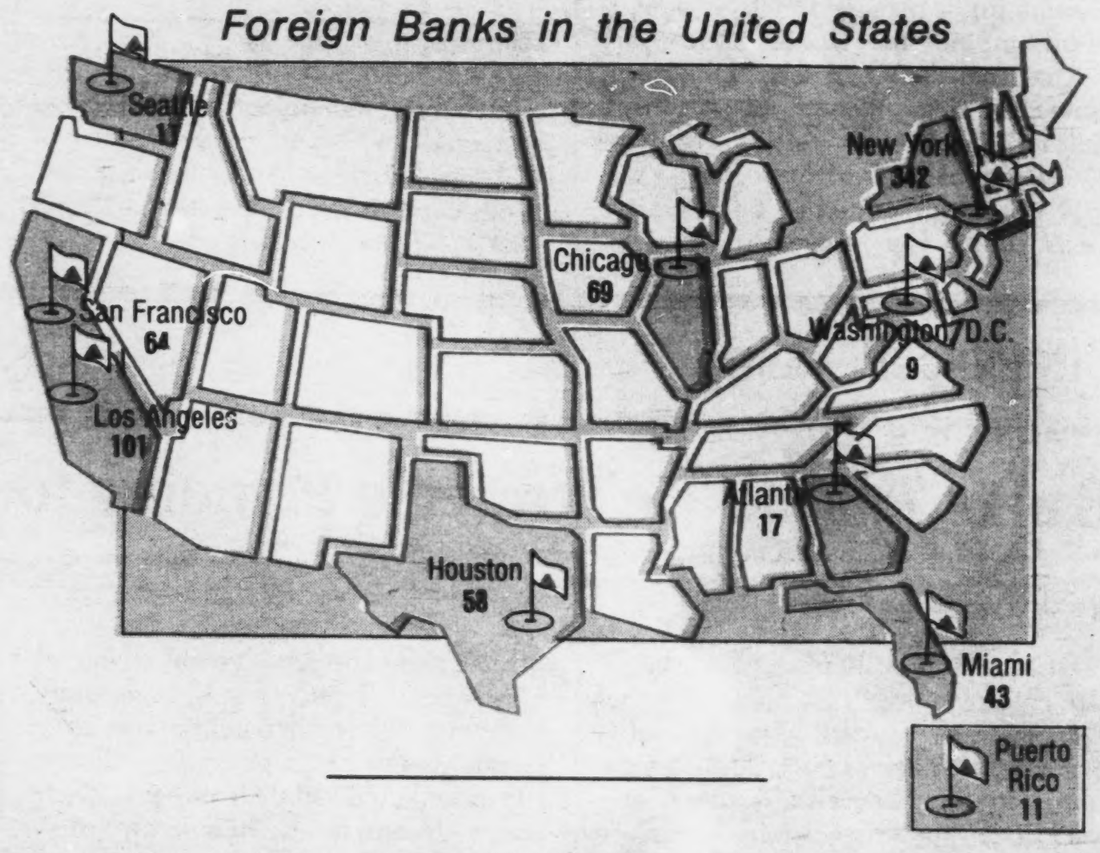
Foreign Banks Increase US Presence

Holdings Here Are Up 12.9% at Midyear 1982

By L. MICHAEL CACACE

NEW YORK — Foreign banking institutions substantially increased their presence in the United States last year despite the recession both here and abroad. They continue to position themselves in the lucrative and relatively stable U.S. market for the long run and, apparently, were not discouraged by this nation's sluggish economy in 1982.

This is the major conclusion to be drawn from results of the American Banker's annual survey of foreign banking in the U.S. published today in a special section as part of the International Banking Annual.



At midyear 1982, a total of 201 foreign banks from 42 countries had 486 U.S. banking offices — branches, agencies, commercial bank subsidiaries, Edge Act bank subsidiaries, New York State investment companies, and finance companies. A year earlier, 174 banks from 37 countries had 425 U.S. banking offices.

Over the 12 months ended June 30, 1982, the number of branches and agencies rose by 12.9% from 357 at midyear 1981 to 403 at midyear 1982. Over the comparable period a year earlier, the number of branches and

➳ Foreign Banks: Page 46

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Banks have better strategic planning than most industrial organizations, but they often fail to tie those plans to incentive pay.....2

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International Banking Annual

The Export Trading Company Act
The new law permits banks to enter a new field of business, and it is viewed with excitement by many in the industry. American Banker takes an in-depth look at the act: the problems bankers face in taking advantage of it, the banking and antitrust provisions in the bill, the current exporting scene, the outlook for world trade, and the worrisome trend towards trade protectionism.....11

American Banker Ranks the Foreign Banks in the USA.....Section A

FDIC Had Rejected Failed Bank's Plan to Boost Capital

By PHILLIP L. ZWEIG

KNOXVILLE, Tenn. — The Federal Deposit Insurance Corp. earlier this month rejected as inadequate proposals made by top officials of the failed United American Bank here to infuse $30 million in new equity capital into the floundering institution.

In a Feb. 4 letter to FDIC Director of Bank Supervision James L. Sexton, UAB chairman Jake F. Butcher, executive committee chairman B.R. Thompson Sr., and president Ronald A. Scott outlined a four-point plan for restructuring the bank that would have included the merger of Mr. Butcher's United American Bank in Hamilton County, Chattanooga, with the Knoxville institution.

Under the plan, Mr. Thompson, who was named chairman in a management reorganization announced in January, was to buy $15 million in preferred stock. Mr. Butcher's brother, C.H. Butcher Jr., who controls the City & County Bank network, and UAB directors Pat Wood and Robert Woodson were to have purchased another $5 million. Mr. Butcher was to have supplied $10 million as a result of the merger, and he promised to make up any shortfall.

Written in response to a cease-and-desist order served on the bank by the FDIC on Jan. 19, the letter was contained in a lawsuit filed by UAB against the FDIC on Feb. 8. The lawsuit sought to stop the agency from enforcing a second cease-and-desist order issued Feb. 4 that accused the bank of releasing false and misleading information about its condition to the public and

➳ United American: Page 48

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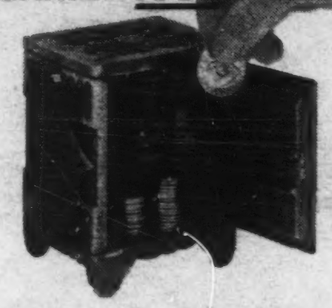

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Commercial & Industrial Loans Outstanding on June 30, 1982 (a)
Of U.S. Commercial Banking Subsidiaries of Foreign Banks

American Banker ranks the Foreign Banks in the USA

1. Hongkong & Shanghai Banking Corp., Hong Kong.... $5,789,000,000
2. Bank of Tokyo Ltd..... $5,630,000,000
3. Midland Bank Plc., London..... $5,279,000,000
4. Fuji Bank Ltd., Tokyo..... $2,821,000,000
5. Bank of Montreal..... $2,666,000,000
6. Dai-Ichi Kangyo Bank Ltd., Tokyo..... $2,574,000,000
7. Barclays Bank Plc., London(c)..... $2,559,000,000
8. National Westminister Bank Plc., London..... $2,489,000,000
9. Mitsui Bank Ltd., Tokyo.....
10. Royal Bank of Canada, Montreal
11. Standard Ch

AT A GLANCE:
Who's tops?

Rank	Name	Deposit Rank(b) 6/30/82	Deposit Rank(b) 6/30/81	Number of Offices 6/30/82	Number of Offices 6/30/81	Total Assets 6/30/82	Total Assets 6/30/81	Net Income 6/30/82	Net Income 6/30/81	Dep. Rank(b) 6/30/82
52	Bank of Montreal Trust Co., New York(f) Bank of Montreal, Montreal, Canada	6,487	8,078	46		26,893	33,060	17,440	25,013	...
53	International Bank of California, Los Angeles Metropolitan Bank & Trust Co., Makati, Philipines	1,369	3,105	..		17,195	16,182	12,222	10,482	...
54	Bank of Nova Scotia Trust Co., New York(f) Bank of Nova Scotia, Toronto, Canada	0	2,400	49		4,669	4,735	2,328	2,504	...
55	Toronto Dominion Bank & Trust Co., New York(f) Toronto Dominion Bank, Canada	0	1,835	50		5,912	4,164	2,055	0.6	...
56	First Los Angeles Bank Istituto Bancario San Paolo di Torino, Turin, Italy	(g)	..	..		354,832	.....	272,832	.....	...

(a)—Data are taken from the banks' Report of Condition or "Call Report" submitted to the Regulatory Authorities
(b)—Deposit rank of bank among all commercial banks in the U.S. on June 30, 1982.
(c)—The bank is owned by the following six banks: (1) Amsterdam-Rotterdam Bank, Netherlands; (2) Creditanstalt-Bankverein, Vienna, Austria; (3) Deutsche Bank, Frankfurt, Germany; (4) Midland Bank, London, U.K.; (5) Societe Generale de Banque, Brussels, Belgium; and (6) Societe Generale, Paris, France.

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Foreign Banks with More Than $1 Billion in Business Loans Outstanding at U.S. Subsidiaries, Branches, and Agencies(a)

Dollar Figures in Billions, as of June 30, 1982

	C&I Loans	Total Deposits*	Total Assets*	No. of br. & ag. offices	No. of U.S. subs(a)
Hongkong & Shanghai Banking Corp., Hong Kong	$5.789	$15.584	$19.781	8	1(2)
Bank of Tokyo Ltd.	5.630	9.665	18.514	6	2(1)
Midland Bank Plc., London	5.279	17.711	23.633	...	1(b)
Fuji Bank Ltd., Tokyo	2.821	4.301	9.304	3	1(0)
Bank of Montreal	2.666	1.467	6.007	2	2(0)
Dai-Ichi Kangyo Bank Ltd., Tokyo	2.574	3.925	7.756	3	1(0)
Barclays Bank Plc., London(c)	2.559	2.814	7.931	12	2(1)
National Westminister Bank Plc., London	2.489	6.709	9.150	3	1(0)
Mitsui Bank Ltd., Tokyo	2.426	2.383	5.353	3	1(0)
Royal Bank of Canada, Montreal	2.390	3.065	6.220	10	2(0)
Standard Chartered Bank Plc., London	2.031	5.693	8.632	7	1(1)
European American Group(d)	2.027	3.816	6.107	...	1(1)
Sumitomo Bank Ltd., Osaka	1.988	2.878	5.860	4	1(0)
Industrial Bank of Japan Ltd., Tokyo	1.687	3.017	5.038	2	1(0)
Swiss Bank Corp., Basle	1.660	2.466	4.506	5	0(0)
Banque Nationale de Paris(e)	1.629	1.774	4.173	4	1(0)
Canadian Imperial Bank of Commerce, Toronto	1.535	2.109	4.489	10	2(0)
Sanwa Bank Ltd., Osaka	1.483	2.571	5.871	3	1(0)
Lloyds Bank Plc., London	1.426	3.638	5.526	6	1(0)
Toronto Dominion Bank	1.308	0.651	3.641	3	2(0)
Mitsubishi Bank Ltd., Tokyo	1.306	3.771	9.854	3	1(0)
Credit Suisse, Zurich	1.188	0.762	1.542	3	0(0)
Taiyo Kobe Bank Ltd., Kobe	1.158	1.181	2.887	3	0(0)
Credit Lyonnais, Paris	1.130	1.035	2.706	6	0(0)
Algemene Bank Nederland, Amsterdam	1.109	1.898	3.469	8	1(1)

*—Average deposits and assets for June 1982 were used for branches and agencies, and balances as of June 30, 1982 were used for U.S. subsidiaries.
(a)—U.S. subsidiaries include commercial banks and edge act corporations. Number of edge subsidiaries are in parenthesis.
(b)—Also has an interest, along with five other banks, in European American Bank & Trust Co., New York.
(c)—Also has a finance company subsidiary, Barclays American Corp., Charlotte, N.C., which is included in the bank's totals.
(d)—The group consists of six European banks:(1) Amsterdam-Rotterdam Bank, Amsterdam, Netherlands; (2) Creditanstalt-Bankverein, Vienna; (3) Deutsche Bank, Frankfurt; (4) Midland Bank, London; (5) Societe Generale de Banque, Brussels; (6) Societe Generale, Paris. The group owns European American Bank & Trust Co., New York, a commercial bank, which, in turn, owns a Miami-based Edge Act bank and European American Banking Corp., a New York investment company. The figures shown are for these two institutions.
(e)—Also has a New York investment Co. subsidiary, which is included in the bank's table.

A Breakdown of C&I Loans, Deposits, and Assets Of the U.S. Offices of Foreign Banks by Type of Office

(Dollar Figures in Billions)

	Date	Number	C&I Loans	Deposits (a)	Assets (a)
AGENCIES	6/30/82	195	$21.7	$11.0	$63.5
	6/30/81	181	$18.0	$ 6.0	$63.5
		+14	+20.6%	+83.3%	...
BRANCHES	6/30/82	208	$33.9	$56.2	$116.0
	6/30/81	176	$29.3	$49.2	$107.3
		+32	+15.7%	+14.2%	+8.1%
COMMERCIAL BANKS	6/30/82	55	$26.2	$80.3	$102.2
	6/30/81	49	$21.9	$70.7	$90.6
		+6	+19.6%	+13.6%	+12.8%
EDGE ACT BANKS (b)	6/30/82	19	$0.04	$0.4	$0.6
	6/30/81	11	$0.01	$0.1	$0.2
		+8	+300%	+300%	+200%
FINANCE COMPANIES (c)	6/30/82	1	$1.0	...	$2.4
	6/30/81	1	$0.8	...	$2.1
		...	+25%	...	+14.3%
INVESTMENT COMPANIES	6/30/82	8	$1.2	$0.7	$3.1
	6/30/81	7	N.A.	N.A.	N.A.
		+1	...	...	...
U.S. offices of foreign banks: TOTALS	6/30/82	486	$84.0	$148.6	$287.8
	6/30/81	425	$70.0	$126.0	$263.7
		+61	+20.0%	+17.9%	+9.1%
All U.S. banks (d)	6/30/82	15,235	$386.7	$1,325.8	$1,854.7
	6/30/81	15,188	$345.5	$1,235.5	$1,736.9
		+47	+11.9%	+7.3%	+6.8%
Ratio of U.S. offices of foreign banks to U.S. banks (e)	6/30/82	3.2%	21.7%	11.2%	15.5%
	6/30/81	2.8%	20.3%	10.2%	15.2%

(a) Average deposits and assets for June were used for branches, agencies, and Edge banking subsidiaries.
(b) To avoid double counting, the data for the following four Edge banks were subtracted from the Edge banking totals: (1) Crocker Bank International, New York; (2) European American Bank International, Miami; (3) Marine Midland Interamerican Bank, Miami; and (4) J. Henry Schroder International Bank, Miami. The Edge banking totals shown exclude these four Edges. The data for these Edges were included in their respective parent banks' figures; and therefore, are included in the commercial bank aggregate figures above.
(c) June data were not available, therefore data for 12/31/81 and 12/31/80 were used.
(d) Source of these data is the Federal Rserve Bulletin. As defined by the Fed, all banks include the sum of all domestically chartered commercial banks plus the U.S. branches and agencies of foreign banks plus Edge Act banks plus York State investment companies.
(e) In computing the ratios, the finance company data were subtracted out from the foreign banks in U.S. totals for comparability with the Federal Reserve aggregate data.

The 10 Largest Countries in C&I Loans Booked by Their Banks' U.S. Offices (a)

(Dollar Figures in Billions)

Country	Date	Number of banks with US offices(b)	Number of US offices	US-booked C&I loans	Ratio (c)	Total Deposits	Total Assets
JAPAN	6/30/82	24	71	$28.0	33.3%	$44.1	$100.5
	6/30/81	24	70	$24.2	34.6%	$30.1	$ 83.9
		...	+1	+15.7%		+46.5%	+19.8%
UNITED KINGDOM	6/30/82	11	47	$14.6	17.4%	$38.3	$57.4
	6/30/81	10	39	$12.2	17.4%	$36.1	$52.0
		+1	+8	+19.7%		+6.1%	+10.4%
CANADA	6/30/82	8	47	$9.3	11.1%	$8.9	$24.1
	6/30/81	8	49	$8.4	12.0%	$8.0	$26.7
		...	- 2	+10.7%		+11.3%	- 9.7%
HONG KONG	6/30/82	8	18	$5.8	6.9%	$15.9	$20.1
	6/30/81	6	14	$5.1	7.3%	$15.1	$19.2
		+2	+4	+13.7%		+5.3%	+4.7%
FRANCE	6/30/82	13	29	$4.8	5.7%	$4.5	$13.8
	6/30/81	12	24	$3.6	5.1%	$5.5	$14.2
		+1	+5	+33.3%		- 18.2%	- 2.8%
SWITZERLAND	6/30/82	4	12	$3.3	3.9%	$6.4	$10.6
	6/30/81	4	10	$2.6	3.7%	$9.1	$13.5
		...	+2	+26.9%		- 29.7%	- 21.5%
ITALY	6/30/82	8	19	$3.0	3.6%	$7.2	$12.0
	6/30/81	8	15	$2.1	3.0%	$1.3	$8.9
		...	+4	+42.9%		+453.8%	+34.8%
GERMANY	6/30/82	12	20	$2.6	3.1%	$3.2	$7.3
	6/30/81	10	18	$3.0	4.3%	$4.9	$10.0
		+2	+2	- 13.3%		- 34.7%	- 27.0%
ISRAEL	6/30/82	4	21	$1.9	2.3%	$5.5	$6.8
	6/30/81	4	20	$1.5	2.1%	$4.2	$5.4
		...	+1	+26.7%		+31.0%	+25.9%
MEXICO	6/30/82	6	12	$1.5	1.8%	$1.0	$3.3
	6/30/81	5	10	$1.0	1.4%	$0.2	$1.9
		+1	+2	+50.0%		+400%	+73.7%
TOTALS							
For top 10	6/30/82	98	296	$74.8	89.0%	$135.0	$255.9
	6/30/81	91	269	$63.7	90.9%	$114.5	$235.7
		+7	+27	+17.4%		+17.9%	+8.6%
TOTALS							
For all foreign banks in the U.S.	**6/30/82**	**201(42)**	**486**	**$84.0**	**100.0%**	**$148.6**	**$287.8**
	6/30/81	**174(37)**	**425**	**$70.0**	**100.0%**	**$126.0**	**$263.7**
		+27(+5)	**+61**	**+20.0%**		**+17.9%**	**+9.1%**

(a)—Includes all of the banks' U.S. branches, agencies, Edge Act banks, commercial bank subsidiaries, finance companies, and New York State investment companies.
(b)—The number of foreign countries with U.S. banking offices is shown in parenthesis.
(c)—Ratio of commercial and industrial loans booked by all U.S. offices of the country's banks to all C&I loans booked by all the U.S. offices of all the foreign banks in the U.S.

The 10 Cities in the U.S. with the Largest Number of Foreign Banking Offices(a)

City	Total No. of Offices	Breakdown of Offices by Type: Agencies	Branches	Commercial Bank Subs.	Edge Act Banks	Representative Offices	All Other Offices(b)
NEW YORK	342	56	119	21	4	134	8
LOS ANGELES	101	60	8	11	0	22	0
CHICAGO	69	0	42	2	2	23	0
SAN FRANCISCO	64	36	1	10	1	16	0
HOUSTON	58	0	0	0	7	51	0
MIAMI	43	25	0	2	7	9	0
ATLANTA	17	12	0	0	0	5	0
SEATTLE	11	0	10	0	0	1	0
PUERTO RICO (c)	11	0	6	5	0	0	0
WASHINGTON, D.C.	9	0	3	0	0	6	0
TOTALS							
For 10 Largest	725	189	189	51	21	267	8
TOTALS:							
All U.S. Offices of Foreign Banks	785	196	213	56	22	289	9
Number of Cities (d)	37	9	19	12	6	18	2

(a)—Includes offices opened since 6/30/82.
(b)—Includes eight New York Investment Companies and one finance company.
(c)—Includes offices in Guanica, Hato Rey, San Juan, and Santurce.
(d)—Shows the total number of U.S. cities that have foreign banking offices.

Commercial & Industrial Loans Outstanding on June 30, 1982 (a) Of U.S. Commercial Banking Subsidiaries of Foreign Banks

(Dollar Figures in Thousands)

C&I Rank	Name and location of bank Name of parent	C&I Loans Outstanding 6/30/82	C&I Loans Outstanding 6/30/81	C&I Loan Rank 6/30/81	Gain in Rank	Total Assets 6/30/82	Total Assets 6/30/81	Total Deposits 6/30/82	Total Deposits 6/30/81	Dep. Rank(b) 6/30/82
1	Marine Midland Bank NA, Buffalo, N.Y. Hongkong & Shanghai Banking Corp., Hong Kong	5,553,692	4,909,098	1		19,008,339	17,905,226	15,075,627	14,179,252	13
2	Crocker National Bank, San Francisco Midland Bank, Plc., London, U.K.	5,278,997	4,124,059	2		23,632,610	19,339,160	17,711,291	14,882,587	12
3	Bank of Tokyo Trust Co., New York Bank of Tokyo Ltd., Japan	1,860,730	1,607,027	4	+ 1	4,060,343	3,939,910	3,297,046	3,254,508	48
4	European American Bank & Trust Co., New York See footnote (c) below.	1,721,491	1,621,653	3		4,871,764	5,644,116	3,694,975	4,248,476	41
5	Union Bank, Los Angeles Standard Chartered Bank, Plc., London, U.K.	1,697,944	1,541,342	5		7,193,531	6,919,549	4,886,000	5,091,458	30
6	National Bank of North America, New York National Westminster Bank, Plc., London, U.K.	1,634,152	1,406,375	6		6,922,222	5,786,542	5,417,155	4,687,499	26
7	California First Bank, San Francisco Bank of Tokyo, Ltd., Japan	1,172,397	850,636	7		3,798,443	3,751,251	3,312,526	3,283,717	47
8	Bank Leumi Trust Co., New York Bank Leumi le-Israel, Tel-Aviv	710,411	411,443	12	+ 4	2,291,247	2,129,699	2,046,178	1,907,626	80
9	Sumitomo Bank of California, San Francisco Sumitomo Bank Ltd., Osaka, Japan	642,436	532,679	9		2,185,264	2,073,105	1,905,516	1,827,882	91
10	J. Henry Schroder Bank & Trust Co., New York Schroders Ltd., London, U.K.	587,483	601,154	8		1,955,061	1,938,823	1,489,477	1,634,072	113
11	Mitsui Manufacturers Bank, Los Angeles Mitsui Bank, Ltd., Tokyo, Japan	503,980	489,013	11		1,556,223	1,309,905	1,364,324	1,325,256	132
12	Lloyds Bank California, Los Angeles Lloyds Bank, Plc., London, U.K.	448,654	498,533	10		2,591,255	2,640,365	2,135,821	2,212,050	78
13	Israel Discount Bank of New York Israel Discount Bank Ltd., Tel-Aviv	338,834	320,239	13		2,724,104	2,023,048	2,480,469	1,855,765	64
14	LaSalle National Bank, Chicago Algemene Bank Nederland, Amsterdam, Netherlands	280,619	246,505	14		1,256,482	1,095,197	855,991	759,674	193
15	Bank of the West, San Francisco Banque Nationale de Paris	254,999	183,621	18	+ 3	960,441	806,545	830,531	693,540	201
16	Fuji Bank & Trust Co., New York Fuji Bank Ltd., Tokyo, Japan	251,345	229,814	15		1,605,026	1,313,877	1,397,014	1,107,704	125
17	Golden State Sanwa Bank, San Francisco Sanwa Bank, Osaka, Japan	242,101	229,389	16		874,810	766,394	741,821	645,792	224
18	California Canadian Bank, San Francisco Canadian Imperial Bank of Commerce	241,042	180,763	19	+ 1	867,106	765,590	698,883	587,434	235
19	Royal Bank & Trust Co., New York Royal Bank of Canada, Montreal	238,214	179,272	20	+ 1	619,866	440,482	325,770	258,666	...
20	Industrial Bank of Japan Trust Co., New York Industrial Bank of Japan, Ltd., Tokyo	228,928	189,959	17		1,361,140	1,027,299	1,112,853	878,131	154
21	Long Island Trust Co. NA, Garden City, N.Y.(d) Banca Commerciale Italiana, Milan, Italy	219,122	.....	--		1,045,588	.....	857,863	.....	192
22	Barclays Bank of New York Barclays Bank Plc., London, U.K.	187,666	168,125	21		1,136,759	1,031,212	973,803	866,246	173
23	UBAF Arab American Bank, New York Union de Banque Arabes et Francaises, Neuilly, France	183,224	131,650	23		1,163,232	1,088,163	854,051	803,152	196
24	Barclays Bank of California, San Francisco Barclays Bank, Plc., London, U.K.	176,365	166,555	22		794,547	800,857	706,439	714,503	232
25	Canadian Imperial Bank of Commerce Trust Co., New York... Canadian Imperial Bank of Commerce, Toronto	166,085	46,366	33	+ 8	236,971	106,479	41,931	29,581	...
26	Mitsubishi Bank of California, Los Angeles Mitsubishi Bank Ltd., Tokyo, Japan	113,890	89,539	26		478,156	483,143	404,818	431,810	392
27	Daiwa Trust Co., New York Daiwa Bank Ltd., Osaka, Japan	106,658	70,058	29	+ 2	1,123,135	864,582	986,254	748,154	172
28	Extebank, Stony Brook, N.Y. Banco Exterior de Espana, Madrid, Spain	104,227	80,867	27		257,363	257,649	207,642	195,111	...
29	Tokai Bank of California, Los Angeles Tokai Bank Ltd., Nagoya, Japan	95,613	43,438	34	+ 5	377,573	159,187	315,749	139,466	...
30	Banco de Santander-Puerto Rico, Hato Rey Banco de Santander, Spain	91,588	74,321	28		684,978	559,792	610,914	504,569	263
31	Banco Central Corp., Hato Rey, P.R. Banco Central, Madrid, Spain	85,552	92,987	25		771,482	719,296	563,723	516,591	288
32	Scotiabank de Puerto Rico, San Juan Bank of Nova Scotia, Toronto, Canada	84,822	15,846	43	+11	464,518	521,279	401,571	462,628	395
33	California Commerce Bank, Los Angeles Banco Nacional de Mexico, Mexico City	80,661	27,928	39	+ 6	307,219	133,082	270,508	107,382	...
34	UMB Bank & Trust Co., New York United Mizrahi Bank Ltd., Tel-Aviv, Israel	74,146	67,116	30		319,476	179,187	239,093	139,072	...
35	Atlantic Bank of New York National Bank of Greece, Athens	60,872	56,471	31		425,206	444,821	373,507	388,419	421
36	Japan California Bank, Los Angeles Dai-Ichi Kangyo Bank Ltd., Tokyo	54,566	.....	...		106,854	.....	80,384	.....	...
37	Banco di Roma, Chicago Banco di Roma, Rome, Italy	48,678	49,756	32		163,967	124,590	97,534	85,348	...
38	Banco de Bogota Trust Co., New York Banco de Bogota, Colombia	46,314	38,859	37		192,165	130,649	110,353	76,717	...
39	California Korea Bank, Los Angeles Korea Exchange Bank, Seoul	43,674	40,124	36		104,974	95,148	90,348	81,683	...
40	Union Chelsea National Bank, New York Banco Union, Caracas, Venezuela	41,023	27,521	40		133,172	83,591	114,038	69,193	...
41	Toronto Dominion Bank of California, San Francisco Toronto Dominion Bank, Canada	38,678	40,253	35		158,099	170,370	138,180	146,733	...
42	Grossmont Bank, La Mesa, Calif. Bancomer, Mexico City, Mexico	37,010	.....	...		153,101	.....	131,536	.....	84
43	Kyowa Bank of California, Los Angeles Kyowa Bank Ltd., Tokyo, Japan	32,137	18,675	41		63,542	53,808	51,749	43,528	...
44	Banco Commercial de Mayaguez, San Juan, P.R. Banco Occidental de Madrid, Spain	30,962	28,822	38		256,478	178,550	162,666	144,344	...
45	Banco Central of New York Banco Central, Madrid, Spain	25,051	14,084	45	+ 1	160,279	73,670	146,093	62,949	...
46	Miami National Bank Banco Zaragozano, Madrid, Spain	23,387	6,797	47	+ 2	79,342	50,165	61,002	42,544	...
47	Banco de San Juan, P.R. Royal Bank of Canada, Montreal	16,419	14,636	44		440,219	397,581	370,572	323,124	424
48	Bank of Montreal (California), San Francisco Bank of Montreal, Canada	16,142	16,102	42		59,932	72,737	26,566	37,937	...
49	National Bank of Long Beach, Calif. Aktivbanken, Vejle, Denmark	11,230	.....	...		47,796	.....	40,234	.....	985
50	Oceanic Bank, San Francisco Allied Banking Corp., Manila, Philippines	9,538	.....	...		13,560	.....	3,015	.....	...
51	Eagle National Bank, Miami Banco de Colombia, Bogota	9,439	.....	...		95,844	.....	73,195	.....	...
52	Bank of Montreal Trust Co., New York Bank of Montreal, Canada	5,487	8,079	46		26,893	33,050	17,449	25,013	...
53	International Bank of California, Los Angeles Metropolitan Bank & Trust Co., Makati, Philipines	1,369	3,105	...		17,195	16,182	12,222	10,482	...
54	Bank of Nova Scotia Trust Co., New York(f) Bank of Nova Scotia, Toronto, Canada	0	2,400	49		4,669	4,735	2,528	2,504	...
55	Toronto Dominion Bank & Trust Co., New York(f) Toronto Dominion Bank, Canada	0	1,835	50		5,912	4,164	2,055	0.6	...
56	First Los Angeles Bank Istituto Bancario San Paolo di Torino, Turin, Italy	(g)	...	...		354,832	.....	272,832	.....	...

(a)—Data are taken from the banks' Report of Condition of "Call Report" submitted to the Regulatory Authorities.
(b)—Deposit rank of bank among all commercial banks in the U.S. on June 30, 1982.
(c)—The bank is owned by the following six banks: (1) Amsterdam-Rotterdam Bank, Netherlands; (2) Creditanstalt-Bankverein, Vienna, Austria; (3) Deutsche Bank, Frankfurt, Germany; (4) Midland Bank, London, U.K.; (5) Societe Generale de Banque, Brussels, Belgium; and (6) Societe Generale, Paris, France.
(d)—Acquired in July, 1982.
(f)—June 30, 1981 C&I loans are total loans.
(g)—Acquired in Jan., 1983.

NOTE

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